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When Money Cannot Circulate: Muhammad Baqir al-Sadr and the Distributive Captivity of Humanitarian Cash in Gaza

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ABSTRACT

Humanitarian cash assistance is commonly evaluated through delivery speed, coverage, recipient preference, and purchasing power. Gaza exposes a deeper problem: money can reach an account while the capacity to convert it into food, transport, medicine, shelter, or secure livelihood remains externally constrained. This article asks how Muhammad Baqir al-Sadr's theory of distribution and social balance can reframe humanitarian cash under conditions of war and siege. It develops the concept of distributive captivity, defined as the condition in which a monetary entitlement is formally allocated but its conversion into substantive provision is captured at several institutional gates. The study uses qualitative document analysis of twelve purposively selected sources published between October 2023 and June 2026, including a United Nations appeal and situation reports, cash programme monitoring, market assessments, and financial sector evaluations. These materials are interpreted through al-Sadr's distinction between distribution before production, distribution after production, and social redistribution. The analysis identifies four linked gates: beneficiary recognition, payment access, market conversion, and infrastructural entry. Evidence from Gaza shows that digital wallets can reduce exposure to extreme cash withdrawal commissions and preserve recipient choice, but they cannot restore destroyed banking infrastructure, replenish markets, secure border access, or reverse the collapse of productive capacity. The article argues that transfer completion is therefore an inadequate measure of distributive justice. Al-Sadr's framework redirects analysis from the quantity of money delivered to the social control of the resources and infrastructures that make provision possible. The article concludes by proposing convertibility, infrastructural access, and reproductive capacity as necessary criteria for evaluating cash assistance in war.

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Introduction and Problem Statement

Cash has become one of the defining instruments of contemporary humanitarian action. Its appeal is compelling. Unlike a standardized parcel, an unrestricted transfer can allow a household to decide whether food, medicine, transport, fuel, debt repayment, or hygiene is most urgent. Digital delivery can move resources rapidly, reduce the logistical burden of transporting commodities, and sustain assistance when physical access is dangerous. These advantages are especially important in war, where needs are heterogeneous and time is compressed. Yet the practical success of cash has also encouraged a misleading equivalence between the transfer of monetary value and the provision of material capability.

Gaza makes that equivalence impossible to sustain. The first United Nations flash appeal issued after 7 October placed multipurpose cash assistance within the core response and proposed emergency transfers for displaced households and families whose shelters had been damaged (United Nations Office for the Coordination of Humanitarian Affairs [OCHA], 2023). Humanitarian agencies subsequently delivered cash through bank accounts, mobile wallets, vouchers, and other electronic channels while banking infrastructure, markets, roads, communications, productive assets, and supply routes were severely damaged or restricted. The World Bank, European Union, and United Nations estimated that nearly 98 percent of Gaza's banking infrastructure had been affected by early October 2024, with only two of ninety-four automated teller machines remaining partly functional (World Bank et al., 2025). At different moments, families with funds in an account faced commissions of 35 to 37 percent merely to obtain notes (OCHA, 2025a). In December 2025, three quarters of surveyed households still reported difficulty reaching markets, and 98 percent of that group identified lack of cash as the main barrier; 85 percent of surveyed retailers also lacked sufficient liquidity (OCHA, 2025b). By late May 2026, withdrawal commissions had fallen to 11 percent, but prices remained 235 percent above their level before October 2023 and supply chains remained unpredictable (OCHA, 2026c).

These figures do not prove that cash assistance failed. Recipient monitoring repeatedly shows a strong preference for unrestricted cash, and digital payments have enabled purchases when physical currency was scarce. In December 2025, 90 percent of UNICEF cash recipients reported using electronic wallets exclusively, 83 percent of surveyed vendors accepted them, and 91 percent of recipients preferred unrestricted cash to assistance in kind (United Nations Children's Fund [UNICEF], 2026). The analytical problem is precisely that these findings can coexist. Cash may preserve a sphere of choice and still be unable to secure the conditions in which that choice becomes effective. A transfer may be technically complete while its social purpose remains only partly realized.

This article conceptualizes that contradiction as **distributive captivity**. The term describes a social condition in which a recognized monetary claim is prevented from becoming substantive provision because the recipient does not control the chain of institutions through which money must pass. That chain includes recognition by an aid database, access to a payment instrument, the availability and price of goods, and the physical infrastructures through which money, commodities, energy, and people circulate. Captivity does not mean complete immobility. It

describes constrained conversion, variable loss, and dependence on authorities located beyond the moment of transfer. The concept therefore differs from a general claim of poverty or market failure. It identifies the political organization of the distance between entitlement and use.

Muhammad Baqir al-Sadr offers an underused vocabulary for understanding this distance. In *Iqtisaduna*, al-Sadr refuses to treat distribution as a corrective exercise that begins after production. Distribution also concerns prior control over land, natural resources, productive instruments, and the conditions under which social wealth can be generated (al-Sadr, 1982b). He then distinguishes claims grounded in work, need, and regulated ownership, and he defines social balance in relation to a dignified standard of living rather than formal equality of income (al-Sadr, 1982a, 1982c). His framework is not a ready-made model of humanitarian operations, and Gaza cannot simply be inserted into a mid twentieth century project of Islamic economics. Its value lies in a theoretical displacement: it asks whether a payment can count as distribution when the resources that give it use value are unavailable or controlled elsewhere.

The article makes three contributions. First, it brings al-Sadr into a field in which Muslim social theory is rarely treated as a source of analytical concepts. Scholarship has examined his critique of capitalism and socialism, his theory of ownership, and his influence on Islamic economics, but not the distributive architecture of humanitarian cash in Gaza. Research on cash, meanwhile, has studied efficiency, preference, market effects, financial inclusion, data risk, and digital exclusion, but has rarely connected payment delivery to an Islamic theory of distribution before production. A targeted literature search located these two bodies of work separately but found no study that placed them within one analytical framework.

Second, the article separates **allocation** from **conversion**. Allocation records the creation and transfer of a monetary claim. Conversion concerns the recipient's capacity to turn that claim into usable goods, services, security, and future making. This distinction reveals why delivery metrics can be simultaneously accurate and inadequate. Third, the article extends debate on war and social order. The destruction or control of payment systems, markets, crossings, agricultural land, and fuel routes does not simply produce economic scarcity. It organizes a hierarchy of access and governs the terms on which a population can reproduce everyday life. Humanitarian cash operates within that order and can mitigate it, but cannot by itself transform it.

Objectives and Research Questions

The principal objective is to reconstruct al-Sadr's distributive theory as an analytical framework for humanitarian cash in war. The article does not seek to test whether Gaza conforms to an ideal Islamic economy. It instead uses al-Sadr to identify assumptions embedded in conventional assessments of cash assistance and uses Gaza to test the limits of al-Sadr's own state-centred account.

The study asks one primary question: "How does Muhammad Baqir al-Sadr's theory of distribution and social balance reframe humanitarian cash assistance under conditions of siege?"

Three subsidiary questions guide the analysis:

- Which institutional gates separate a completed cash transfer from effective access to basic provision?
- What can digital payment systems resolve, and which constraints remain outside their reach?
- How must al-Sadr's framework be revised when distributive obligations, coercive control, and humanitarian administration are located in different institutions?

The article advances the proposition that humanitarian cash in Gaza is not adequately understood as either successful delivery or failed assistance. It is better understood as distributively captive: valuable and used, yet repeatedly diminished by a conversion chain whose decisive infrastructures remain outside recipients' control.

Research Background and Scholarly Gap

Humanitarian cash and the promise of choice

The expansion of cash and voucher assistance reflects a shift from supplying predetermined goods to supporting recipient choice through markets. Comparative evidence shows that cash can be less costly to deliver than assistance in kind and can allow recipients to allocate resources according to household priorities. In the Democratic Republic of Congo, Aker (2017) found meaningful differences in cost and recipient experience across cash and voucher modalities. Broader humanitarian guidance associates cash with flexibility, local market support, and dignity, while recognizing that feasibility depends on security, market functionality, and delivery infrastructure (Inter-Agency Standing Committee, 2016).

Digital systems expand these possibilities. They can accelerate transfer, lower some operational costs, support remote delivery, and provide an auditable record. Maghsoudi et al. (2023), examining eighteen cases, identify benefits in time, cost, and quality but also context-specific risks involving infrastructure, access, data security, and financial exclusion. Burton (2020) similarly argues that speed and scale do not remove the duty to assess digital harm. These studies correct technological optimism by showing that a payment channel is never merely technical.

Critical humanitarian scholarship goes further by locating aid technology within institutional power. Madianou's (2019) concept of technocolonialism explains how humanitarian data practices can reproduce unequal relations among crisis affected people, agencies, states, and firms. Pascucci (2021) shows that partnerships organized around logistics and sustainability can redirect humanitarian priorities toward infrastructures and actors whose interests are not identical to those of displaced populations. Duffield (2019) interprets digital humanitarianism as part of a wider mode of governing precarity through remote management, connectivity, and adaptive survival. Together, these approaches reveal that digital assistance distributes visibility, risk, and authority as well as money.

Nevertheless, much of this literature follows the digital transfer through identification, data collection, payment, and monitoring. It pays less attention to the political economy that begins after

a payment appears in the recipient's account. The question is often whether money arrives safely and inclusively. The Gaza case requires another question: what social command does money represent when supply, banking, movement, energy, and productive capacity are simultaneously constrained? The issue is not only digital harm. It is the externally governed convertibility of monetary value.

Entitlement, markets, and conversion

Sen's (1981) entitlement approach established that hunger cannot be reduced to the aggregate absence of food. People starve when the bundle of resources and exchange relations available to them does not command food. This insight is essential to the present analysis because it directs attention from goods in the abstract to socially recognized means of access. Yet distributive captivity specifies a different configuration. The recipient may possess a formal monetary entitlement and a functioning electronic balance, but conversion losses arise at several linked gates. Scarcity pricing, withdrawal commissions, merchant acceptance, border restrictions, and infrastructure destruction can each reduce what the entitlement commands.

The distinction also complicates the idea of a functioning market. In humanitarian practice, market functionality is often assessed through availability, price, competition, access, and supply capacity. These are indispensable measures, but a market may continue to register transactions while operating through extreme asymmetries. The existence of trade does not establish the justice of its terms. When cash itself attracts a large conversion fee, when electronic payment carries a surcharge, or when essential commodities depend on restricted entry, the market does more than allocate scarce goods. It transfers the costs of infrastructural destruction and political restriction to households.

Gaza specific practitioner literature recognizes much of this problem. The CALP Network reports that more than 400,000 households received at least one round of multipurpose cash assistance by October 2025, while recipients continued to face liquidity shortages, safety risks, high prices, and constrained supply (Shehade, 2025). UNICEF monitoring documents both high recipient preference and rapid adoption of electronic wallets (UNICEF, 2025, 2026). The United Nations Capital Development Fund (UNCDF, 2026) presents simplified merchant registration, QR payments, and services that can operate without smartphones or internet connectivity as important institutional adaptations. This evidence is rich, but it is principally organized around programme performance and operational learning. A social theory of the relation among transfer, infrastructure, production, and justice remains underdeveloped.

Al-Sadr beyond Islamic finance

Al-Sadr is frequently described as a foundational figure in modern Islamic economics. His project distinguished economic doctrine, which establishes normative principles for organizing social life, from economic science, which explains observed relations (Wilson, 1998). *Iqtisaduna* offered a systematic alternative to both capitalist freedom of ownership and Marxist historical materialism. Later scholarship has examined his view of property, the role of the state, the

prohibition of usury, and the intellectual formation of Islamic finance (Jamshidi, 2013). Parsaiyan (2025), for example, reconstructs a three-stage theory of distribution involving resources before production, output after production, and redistribution.

Two limitations characterize this reception. First, al-Sadr is often treated as an architect of a complete Islamic system rather than as a social theorist whose concepts can be revised through contemporary cases. Second, the operational literature on Islamic finance tends to narrow his project to banking instruments even though his more radical intervention concerns the prior distribution of productive resources and the social obligations attached to ownership. Bringing al-Sadr into conversation with humanitarian cash recovers that wider intervention. It also exposes its limits. His account presumes a political authority capable of organizing ownership, guaranteeing social security, and pursuing social balance. Gaza presents fragmented governance, humanitarian substitution, military control, and an economy whose borders and key flows are regulated outside the population receiving assistance. This is not a minor empirical difference. It requires a reconstruction of where distributive power is located.

Conceptual Framework: From Distribution to Distributive Captivity

Distribution begins before income

Al-Sadr's most important move is temporal. Conventional accounts often place distribution after production, asking how income or output should be divided among labour, capital, and ownership. Al-Sadr argues that this begins too late. The organization of land, natural resources, and productive assets already distributes social power before any commodity or income is produced (al-Sadr, 1982b). Distribution after production is therefore conditioned by a prior settlement concerning who may use, control, and benefit from the means of production.

This distinction changes the object of humanitarian analysis. A cash transfer is a form of redistribution. It reallocates purchasing claims to households after social wealth and goods have already been produced or imported. Yet its effect depends on distribution before production: access to agricultural land, water, energy, commercial routes, financial infrastructure, communications, storage, and transport. If those conditions have been destroyed or closed, redistribution is asked to compensate for a prior deprivation it cannot reverse. More money may still reduce suffering, but it does not recreate the missing objects of command.

The point is not that cash should be withheld until ideal markets exist. That conclusion would penalize households for conditions they did not create. The point is evaluative and political. Cash must not be represented as if the transfer itself completed the distributive act. Its effectiveness is derivative of prior arrangements of resources and infrastructure.

Need, work, and social balance

Al-Sadr identifies work and need as primary bases of distribution, with ownership functioning as a secondary basis subject to social limits (al-Sadr, 1982a). Need expresses an established claim to dignified life, not discretionary charity. This matters in Gaza because humanitarian eligibility

often translates need into a scored, verified, and periodically reassessed status. Databases are operationally necessary, but they can narrow a social claim into programme membership. A person may possess an urgent need without appearing in a funded caseload, while a registered household may receive an amount far below the changing cost of the minimum expenditure basket.

Al-Sadr's concept of social balance also resists the reduction of justice to equal nominal payment. He defines balance in relation to a broadly shared standard of living and the circulation of wealth sufficient to secure it (al-Sadr, 1982c). The relevant unit is therefore not the numerical equality of transfers but the social capability those transfers sustain. In a rapidly inflating or severely restricted economy, identical payments do not create identical access. Geography, disability, displacement, household composition, safety, digital access, and local stock produce unequal conversion conditions.

This account has a weakness that must be confronted. Al-Sadr writes primarily through the categories of individual work, household need, ownership, and state responsibility. Such categories can conceal unequal distribution within households, including gendered control of phones, accounts, mobility, and expenditure. They may also overstate the coherence of the political community to which duties are owed. A contemporary use of social balance must therefore include differentiated access within households and among displaced populations, not simply an aggregate living standard.

Four gates of conversion

Distributive captivity is operationalized through four gates. Each gate is a site at which monetary entitlement can be recognized, delayed, reduced, redirected, or blocked.

Table 1. The Four Gates of Distributive Captivity and Their Operational Mechanisms

Conversion gate	Central question	Typical mechanism	Al-Sadr based interpretation
Recognition	Who is entitled to receive?	Targeting, registration, verification, funding ceilings	Need is converted from a social right into a programme category
Payment	Can the claim be accessed and transferred?	Bank damage, identity requirements, connectivity, wallet access, withdrawal fees	Formal allocation is diminished before exchange occurs
Market	What can the claim command?	Prices, stock, merchant acceptance, debt, transport, safety	Nominal equality diverges from substantive living standards
Infrastructure	Who controls the conditions of supply and circulation?	Crossings, fuel, roads, agricultural land, communications, banking rails	Redistribution is subordinated to prior control over productive resources

These gates are analytically distinct but empirically connected. Restricted entry reduces supply, lower supply raises prices, high prices increase the need for larger transfers, and insufficient

transfer value pushes households toward debt or repeated assistance. Damage to banks creates demand for physical currency brokers, commissions reduce purchasing power, and digital wallets shift the problem toward merchant acceptance and electronic surcharges. Distributive captivity is therefore cumulative. Loss at one gate changes the terms of the next.

From state obligation to distributed authority

Al-Sadr assigns the state a direct responsibility for social security and for the use of public resources in meeting need (al-Sadr, 1982c). In Gaza, however, no single institution possesses both obligation and effective control. Humanitarian agencies allocate transfers. Palestinian financial institutions and payment providers operate accounts and wallets. Local merchants convert balances into goods. Israeli authorities exercise decisive control over crossings and the entry of many commodities, while military operations shape access to land and infrastructure. Donors determine programme budgets and duration. Recipients bear the final conversion risk.

The result is not the absence of governance but its distribution across actors with unequal power and nonidentical duties. Distributive captivity names this separation between responsibility and control. Those tasked with meeting need may not control supply, while those controlling supply may not accept responsibility for the social consequences. Al-Sadr's state-centred model must therefore be translated into an analysis of **distributed authority**: which actor controls each gate, which duties it acknowledges, and where losses are displaced.

Methodology

The article uses qualitative critical document analysis. This method is appropriate because the research question concerns how institutions define successful transfer, market functionality, risk, access, and social need, and how those definitions interact with reported material constraints. Documents are treated neither as transparent descriptions of reality nor merely as rhetoric. They are institutional interventions that record evidence, define indicators, allocate responsibility, and establish what counts as an operational problem.

Corpus and sampling

The empirical corpus contains twelve documents selected within a search window running from 12 October 2023, the date of the first United Nations flash appeal after the escalation, through 30 June 2026. Purposive sampling followed four criteria. A document had to: address Gaza directly; contain evidence on cash assistance, payment systems, markets, banking, prices, supply, or productive capacity; identify its institutional author and publication date; and provide enough methodological or contextual information to assess the claim being made. Duplicate situation reports and documents that repeated figures without identifying their source were excluded.

The final corpus comprises one OCHA flash appeal and six OCHA situation reports and updates, two UNICEF cash bulletins, one CALP Network assessment, one joint financial and damage assessment by the World Bank, European Union, and United Nations, and one UNCDF document on digital payments (OCHA, 2023, 2025a, 2025b, 2026a, 2026b, 2026c, 2026d; Shehade, 2025;

UNCDF, 2026; UNICEF, 2025, 2026; World Bank et al., 2025). The 2016 interagency strategic note is used only to establish the general policy rationale for cash programming and is not counted in the empirical corpus. Scholarly sources on al-Sadr, entitlement, humanitarian cash, and digital humanitarianism form a separate theoretical literature and are likewise excluded from the twelve empirical documents.

Analytical procedure

Analysis proceeded in four stages. First, each document was coded for the cash delivery chain: targeting, transfer, withdrawal, electronic payment, purchase, replenishment, and livelihood effects. Second, reported constraints were coded as financial, market, spatial, infrastructural, regulatory, or security related. Third, evaluative language such as *delivered*, *reached*, *preferred*, *functional*, *accessible*, *resilient*, and *recovery* was compared with evidence of fees, prices, stock, damage, and restricted entry. Fourth, these codes were interpreted through al-Sadr's distinctions among distribution before production, distribution after production, need, work, and social balance. The four conversion gates were developed abductively through movement between the theoretical text and the document corpus.

The study does not claim that institutional reports reproduce the full experience of recipients. Agency monitoring can privilege measurable transactions and programme achievements, while situation reports depend on access, survey design, and rapidly changing conditions. No interviews were conducted, and the article makes no independent claim about individual experience beyond the evidence reported in the corpus. Its findings concern the distributive architecture documented by institutions, not a complete ethnography of household decision making. The closing date also matters. Gaza's conditions are volatile, and figures describe specific reporting periods rather than a stable equilibrium.

Findings

Recognition: need translated into a funded caseload

The first gate is recognition. Humanitarian agencies must identify recipients, verify identity, prevent duplicate payment, prioritize vulnerability, and work within available funding. Those procedures are necessary for accountable administration, but they also transform open-ended social need into a bounded caseload. The documents repeatedly report both extensive reach and continuing unmet need. By October 2025, cash actors had reportedly reached more than 400,000 households at least once, a figure close to the scale of Gaza's population when household members are counted (Shehade, 2025). Yet reaching a household once does not establish continuity, adequacy, or equal frequency. Some families received several rounds while programme size changed with funding, security, market conditions, and sectoral priorities.

This distinction is visible in the language of programme achievement. *Reached* generally signifies that an eligible household received a payment. It does not signify that the amount met the minimum expenditure basket or that the household could convert it without loss. In an August 2025

assessment cited by CALP, 48 percent of respondents said multipurpose cash met their basic needs only minimally, even though 82 percent preferred cash over other modalities (Shehade, 2025). Preference therefore cannot be treated as proof of adequacy. A recipient may rationally prefer the most flexible available instrument even when its value is insufficient.

Al-Sadr's category of need exposes what targeting necessarily leaves unresolved. Need is not created by database recognition. Recognition gives an institution permission to act on a preexisting claim. When funding ceilings determine who receives or how often, scarcity is administratively distributed among people already experiencing material scarcity. Distributive analysis must therefore report not only recipient numbers but also exclusion, waiting time, transfer frequency, transfer value relative to prices, and the consequences of programme interruption.

Payment: when access to money consumes money

The payment gate produced the most visible paradox in the corpus. Electronic balances continued to exist while access to notes collapsed. The joint rapid damage assessment found that thirty-three of fifty-six bank branches were completely destroyed, nineteen were partly damaged, and only two automated teller machines remained partly functional (World Bank et al., 2025). OCHA reported that more than 340,000 households received at least one multipurpose cash transfer during 2025, but cash withdrawal commissions still ranged from 17 to 20 percent in December (OCHA, 2026a). Under these conditions, physical cash acquired a price separate from its face value. OCHA had reported withdrawal commissions of 35 to 37 percent in early September 2025 (OCHA, 2025a). Even after commissions fell to 11 percent by late May 2026, OCHA attributed the remaining charge to extreme liquidity shortages (OCHA, 2026c).

A commission under these conditions is not an ordinary payment service fee. It is a distributive deduction imposed between allocation and purchase. A household credited with one thousand shekels may command substantially less before entering a market. The nominal transfer remains unchanged in agency records, but its effective value is reduced at the point of access. The loss is also regressive because households needing transport, small purchases, or vendors who do not accept electronic payment have less capacity to avoid it.

Digital wallets partly bypassed this loss. UNICEF recorded an increase from 75 percent of recipients using only digital payments in October 2025 to 90 percent in December; vendor acceptance reached 83 percent (UNICEF, 2025, 2026). UNCDF supported simplified merchant registration, QR-based payment, and a basic messaging service that could function without a smartphone or internet connection (UNCDF, 2026). These adaptations demonstrate institutional learning and local economic agency. They also show that payment access is produced by regulation, merchant networks, and public subsidy, not by technology alone.

The payment gate nevertheless remains unequal. A digital balance is useful only where electricity, telecommunications, identity credentials, an operational device, and an accepting merchant converge. The corpus does not provide sufficient disaggregated evidence to determine who was least able to make that convergence. It would therefore be wrong to infer universal digital inclusion from high aggregate adoption. More importantly, electronic payment can remove the

need for notes but cannot create missing commodities. It shifts the point at which convertibility must be tested.

Market conversion: preference without purchasing equivalence

At the third gate, assistance encounters price, stock, debt, merchant acceptance, safety, and distance. The documents show that none of these variables moved in a single direction. During periods of greater commodity entry, prices and withdrawal fees fell and cash programmes expanded. During renewed restriction, the same monetary amount bought less. In early September 2025, OCHA linked limited purchasing power to supply shortages, high prices, and liquidity fees of 35 to 37 percent. The World Food Programme resumed a paused cash programme only after observing improved market supply (OCHA, 2025a). By December, the price of some staples had dropped, but three quarters of surveyed households still had difficulty accessing markets and nearly one third could not afford basic food even after price reductions (OCHA, 2025b).

The May 2026 evidence makes the same pattern clear. Food prices were still 235 percent above the period before October 2023, withdrawal commissions stood at 11 percent, and one crossing served as the sole point for approved cargo entry after the northern crossing had been closed (OCHA, 2026c). OCHA also reported that the private sector did not offer enough affordable and diverse food to replace reductions in cooked meal provision. This is the central empirical signature of distributive captivity: a transfer can preserve demand while the objects of demand remain restricted, expensive, or absent.

Recipient preference remains ethically significant. Cash can preserve discretion in a setting where other choices have been radically narrowed. It can support transport, hygiene, energy, medicine, and debt repayment in combinations that a standardized package cannot anticipate. Yet preference measures the relative desirability of modalities offered, not the justice of the surrounding economy. To interpret high preference as evidence that markets are adequate would turn constrained choice into endorsement of its constraints.

Infrastructure: redistribution subordinated to prior control

The fourth gate is infrastructural entry, and it has the greatest explanatory power. The rapid damage assessment projected an 83 percent contraction of Gaza's economy in 2024 and found extensive destruction across productive and financial sectors (World Bank et al., 2025). OCHA documented restrictions on agricultural land, public infrastructure, aid facilities, and cargo movement, as well as shortages of fuel, spare parts, shelter material, and sanitation equipment (OCHA, 2025b, 2026c, 2026d). Such conditions are not background variables. They determine what money can command.

Al-Sadr's distribution before production clarifies why recurring cash transfers cannot substitute for productive capacity. If farmland is inaccessible, water systems cannot be repaired, fuel entry is uncertain, workshops lack inputs, and banking infrastructure is destroyed, households are separated from both goods and the means of generating income. UNICEF found that only 27 percent of cash receiving families listed work-related income among their main sources of support in December

2025, with no improvement following the October ceasefire (UNICEF, 2026). Redistribution was sustaining consumption within an economy whose capacity to reproduce income remained severely impaired.

This does not diminish the lifesaving function of cash. It locates that function accurately. Cash redistributes claims within an available field of provision. It cannot independently enlarge that field when the decisive constraints are located at borders, in damaged infrastructure, or in military access regimes. The language of market resilience becomes misleading when it describes the ability to transact without naming who controls the conditions of replenishment. A market can be adaptive and captive at the same time.

The cumulative conversion chain

The four gates compound one another. An eligible household may receive a digital transfer but lack an accepting vendor nearby. A vendor may accept the transfer but be unable to restock. Available stock may carry a price shaped by entry restrictions and transport risk. A household may need physical currency for transport and lose part of the transfer to a broker. When programme monitoring isolates each stage, responsibility appears fragmented and each loss can look temporary. When the chain is examined as a whole, a social order becomes visible: recipients hold the nominal entitlement while other actors control its effective value.

The evidence also shows that captivity is variable rather than total. Digital payment reforms reduced one source of loss. Increased supply lowered some prices. Merchant adaptation widened the electronic acceptance network. These changes matter because they identify points of intervention. They also confirm the concept: effective assistance improved when convertibility improved, not simply when transfers were issued.

Discussion: War, Social Order, and Distributive Sovereignty

The findings support a shift from transfer-centred evaluation to conversion-centred evaluation. Current indicators such as number of recipients, speed, transaction completion, cost per transfer, and stated preference remain necessary. They answer whether an agency delivered a payment and whether recipients valued the modality. They do not answer whether the payment secured substantive access without disproportionate loss. Three additional measures are required.

First, **net convertibility** should record the share of a transfer that remains after withdrawal charges, electronic surcharges, transport, and context specific access costs. Second, **infrastructural access** should assess whether essential goods, services, fuel, communications, and financial rails are sufficiently available for money to function. Third, **reproductive capacity** should measure whether assistance only finances immediate consumption or also protects the material conditions of future livelihood, including tools, work, land access, care, and local production. These criteria move evaluation closer to al-Sadr's social balance because they ask what standard of life a transfer actually sustains.

The argument also revises al-Sadr. His framework correctly identifies that justice begins with control of productive resources, but his account places considerable confidence in a state capable

of guaranteeing social security. Gaza demonstrates a setting in which authority is dispersed and asymmetrical. Humanitarian agencies carry responsibility for relief without controlling the crossings and material infrastructures on which relief depends. Financial institutions operate payment rails without determining commodity entry. Recipients exercise household choice while absorbing conversion losses. A modern theory of distributive responsibility must therefore follow control gate by gate rather than assign duty to a singular sovereign.

This revision yields the concept of **distributive sovereignty**: the effective capacity of a political community to organize the conversion of social claims into material provision. It includes monetary allocation, but also the authority to maintain payment systems, secure circulation, regulate essential markets, access productive resources, and preserve the infrastructures of social reproduction. Gaza shows what happens when monetary claims are distributed without distributive sovereignty. Humanitarian action can open limited corridors of agency within that condition, but the burden of adaptation should not be confused with control.

The concept also guards against two symmetrical errors. The first is technological solutionism, which treats a digital wallet as if it resolved the political economy of access. The second is infrastructural fatalism, which concludes that cash has no value until siege and destruction end. The evidence supports neither. Digital-cash was used, preferred, and at times protected purchasing power. Its limitation was not unreality but subordination to gates it could not govern. The appropriate conclusion is complementarity with political specificity: preserve recipient choice, reduce payment losses, support local merchants, and simultaneously identify restrictions on supply and production as distributive causes rather than external context.

Conclusion

This article asked how al-Sadr's theory of distribution and social balance can reframe humanitarian cash in Gaza. Its answer is that a payment is only one moment in distribution. The social meaning of money depends on institutions that recognize the recipient, provide access to the payment, supply goods and services, and maintain the infrastructures of circulation and production. When these conditions are controlled elsewhere, monetary entitlement becomes distributively captive.

The Gaza corpus identified four gates of conversion: recognition, payment, market, and infrastructure. Digital wallets and regulatory adaptation reduced some costs at the payment gate and preserved a meaningful sphere of choice. They did not rebuild banks, restore productive assets, guarantee commodity entry, or secure access to land, fuel, and roads. The article therefore rejects both a simple success narrative and a claim of futility. Cash remained necessary, but necessity did not make it sufficient.

Al-Sadr's contribution is to show why redistribution cannot repair injustice at the level of prior resource control by itself. Gaza, in turn, reveals the limit of his state-centred solution and requires attention to distributed authority. The article's concept of distributive captivity makes that theoretical exchange explicit. It offers a criterion for future research and practice: humanitarian

cash should be judged not only by whether money arrives, but by how much uncoerced material capability survives the entire conversion chain.

Further research should test this framework through interviews with recipients, merchants, payment providers, and local organizations, with particular attention to gender, disability, displacement, and geographic inequality. Comparative work in Sudan, Yemen, and other settings could establish when distributive captivity arises from war damage, sanctions, market concentration, state fragmentation, or combinations of these forces. Such research would move social theory of war beyond scarcity toward the governance of convertibility itself.

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